

United States Bankruptcy Court
Middle District of FloridaIn re:
David Mark Silbert
Susan Lee Silbert
DebtorsCase No. 18-00408-RCT
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-8

User: jmontero
Form ID: 309APage 1 of 2
Total Noticed: 26

Date Rcvd: Jan 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2018.

db/jdb David Mark Silbert, Susan Lee Silbert, 8609 Buttonwood Lane,
Pinellas Park, FL 33782-4319

27346705 +Alberto Lastra RA, 200 E Las Olas Blvd, Fort Lauderdale, FL 33301-2299

27346706 AlliedInterstate, 7525 W Campus Road, New Albany, OH 43054-1121

27346707 BayCare Outpatient Imaging, PO Box 20568, Tampa, FL 33622-0568

27346708 #+Clarfield Okon Salomone, 500 South Australian Ave, Ste 825,
West Palm Beach, FL 33401-6215

27346709 Deutsche Bank National Trust, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853

27346711 +FMS Inc, PO Box 707600, Tulsa, OK 74170-7600

27346713 +HOA Bayou Club, 7979 Bayou Club Blvd, Seminole, FL 33777-3040

27346714 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520
(address filed with court: Horizon Financial Management, 8585 S Broadway, Ste 880,
Merrillville, IN 46410-5661)

27346716 Johnathan Jacobson, Esq, McCabe Weisberg Conway, 5100 W Kennedy Blvd,
West Palm Beach, FL 33401

27346717 Levi Wilkes, Robertson Anschutz Schneid P, 1406 NE 15th Street,
Fort Lauderdale, FL 33304-4814

27346719 +Nicholas Lang, Esq, Lang & Brown, PO Box 7990, Saint Petersburg, FL 33734-7990

27346720 Northland, PO Box 390846, Minneapolis, MN 55439-0846

27346721 Ocwen Loan Servicing, PO Box 24738, West Palm Beach, FL 33416-4738

27346722 Pinellas Co Tax Col, PO Box 6340, Clearwater, FL 33758-6340

27346723 Pinellas County Tax Col., PO Box 6340, Clearwater, FL 33758-6340

27346725 Walter L Sanders, Esq, 3449 Technology Drive, Unit 109, Nokomis, FL 34275-3446

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmince@floridalawpartners.com Jan 22 2018 22:54:57 Melissa Gilkey Mince,
Anderson Law Group, 13577 Feather Sound Drive, Suite 500, Clearwater, FL 33762-5532

tr +EDI: BCRCHANEY.COM Jan 22 2018 22:48:00 Carolyn R. Chaney, PO Box 530248,
St. Petersburg, FL 33747-0248

ust +E-mail/Text: ustpregion21.tp.ecf@usdoj.gov Jan 22 2018 22:56:09
United States Trustee - TPA7/13, Timberlake Annex, Suite 1200, 501 E Polk Street,
Tampa, FL 33602-3949

27346704 E-mail/Text: amscbankruptcy@adt.com Jan 22 2018 22:56:20 ADT Security, 3190 S Vaughn Way,
Ste 150, Aurora, CO 80014-3537

27346710 EDI: DISCOVER.COM Jan 22 2018 22:48:00 Discover Financial, PO Box 3025,
New Albany, OH 43054-3025

27346712 +E-mail/Text: Banko@frontlineas.com Jan 22 2018 22:56:30 Frontline Asset Strategies,
2700 Snelling Avenue North, Ste 250, Saint Paul, MN 55113-1783

27346715 EDI: HFC.COM Jan 22 2018 22:48:00 Household Bank, PO Box 81622, Salinas, CA 93912-1622

27346718 EDI: TDBANKNORTH.COM Jan 22 2018 22:48:00 Mercantile Bank, c/o Caroline First Bank,
PO Box 1029, Greenville, SC 29602-9947

27346724 EDI: TDBANKNORTH.COM Jan 22 2018 22:48:00 TD Bank, 70 Gray Road,
Falmouth, ME 04105-5229

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2018

Signature: /s/Joseph Speetjens

District/off: 113A-8

User: jmontero
Form ID: 309A

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2018 at the address(es) listed below:

Carolyn R. Chaney carolyn.chaney@earthlink.net, FL46@ecfcbis.com
Melissa Gilkey Mince on behalf of Debtor David Mark Silbert mmince@floridalawpartners.com,
eserve@floridalawpartners.com
Melissa Gilkey Mince on behalf of Joint Debtor Susan Lee Silbert mmince@floridalawpartners.com,
eserve@floridalawpartners.com
United States Trustee - TPA7/13 USTPRegion21.TP.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:Debtor 1 **David Mark Silbert**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1328**

EIN --_-----

Debtor 2 **Susan Lee Silbert**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4961**

EIN --_-----

United States Bankruptcy Court **Middle District of Florida**Date case filed for chapter **7 1/19/18**Case number: **8:18-bk-00408-RCT****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Mark Silbert	Susan Lee Silbert
2. All other names used in the last 8 years		
3. Address	8609 Buttonwood Lane Pinellas Park, FL 33782-4319	8609 Buttonwood Lane Pinellas Park, FL 33782-4319
4. Debtor's attorney Name and address	Melissa Gilkey Mince Anderson Law Group 13577 Feather Sound Drive Suite 500 Clearwater, FL 33762-5532	Contact phone 727-329-1999 Email: mmince@floridalawpartners.com
5. Bankruptcy Trustee Name and address	Carolyn R. Chaney PO Box 530248 St. Petersburg, FL 33747	Contact phone 727-864-9851

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **David Mark Silbert** and **Susan Lee Silbert**Case number **8:18-bk-00408-RCT**

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Sam M. Gibbons United States Courthouse 801 North Florida Avenue, Suite 555 Tampa, FL 33602	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 813-301-5162 Date: January 22, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	February 22, 2018 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: Room 100-C, 501 East Polk St., (Timberlake Annex), Tampa, FL 33602
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: April 23, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call
1-866-222-8029.